

UNITED STATES BANKRUPTCY COURT
District of Minnesota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/28/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Chase
2814 Rhode Island Avenue
St. Louis Park, MN 55426

Jane Chase
2814 Rhode Island Avenue
St. Louis Park, MN 55426

Case Number:
10-44830 – NCD

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-2193
xxx-xx-7879

Attorney for Debtor(s) (name and address):

Karl A Oliver
The Oliver Group, PLC
1935 West County Rd B2
Suite 415
Roseville, MN 55113
Telephone number: 651-636-7960

Bankruptcy Trustee (name and address):

John R. Stoenner
Lapp, Libra, Thomson, Stoenner & Pusch,
One Financial Plaza, Suite 2500
120 South Sixth Street
Minneapolis, MN 55402
Telephone number: 612-338-5815

Meeting of Creditors

Date: **July 28, 2010**

Time: **03:00 PM**

Location: **U S Courthouse, Rm 1017, 300 S 4th St, Minneapolis, MN 55415**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/27/10

Certificate of Completion of Financial Management Course due: 9/13/10

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

301 U.S. Courthouse
300 South Fourth Street
Minneapolis, MN 55415
Telephone number: (612)-664-5200

For the Court:

Clerk of the Bankruptcy Court:
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 6/29/10

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0864-4
Case: 10-44830

User: heidi
Form ID: b9a

Page 1 of 2
Total Noticed: 73

Date Rcvd: Jun 29, 2010

The following entities were noticed by first class mail on Jul 01, 2010.

db/jdb +Christopher Chase, Jane Chase, 2814 Rhode Island Avenue, St. Louis Park, MN 55426-3050
aty +Karl A Oliver, The Oliver Group, PLC, 1935 West County Rd B2, Suite 415,
Roseville, MN 55113-2795
tr +John R. Stoebner, Lapp, Libra, Thomson, Stoebner & Pusch,, One Financial Plaza, Suite 2500,
120 South Sixth Street, Minneapolis, MN 55402-1803
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58827895 ++ADVANTA, 700 DRESHER RD, HORSHAM PA 19044-2206
(address filed with court: Advanta Bank Corp, Po Box 844, Spring House PA 19477)
58827896 +American Family Insurance, 6000 American Parkway, Madison WI 53783-0002
58827898 +Amtrust Bank, 1801 E 9th St Ste 200, Cleveland OH 44114-3103
58827899 +Anoka County Property Tax, 2100 3rd Avenue, Anoka MN 55303-2235
58827901 +Bac Home Loans Servici, 450 American St, Simi Valley CA 93065-6285
58827902 +Bally Total Fitness, 12440 E Imperial Hwy #30, Norwalk CA 90650-3177
58827905 +Bank of America Home Loans LP, P.O. Box 5170, Simi Valley CA 93062-5170
58827907 Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark DE 19713
58827911 +++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9588
(address filed with court: CBE Group, 131 Towe Park Dr Suite 1, Waterloo IA 50702)
58827909 +Capital One, N.A., 2730 Liberty Ave, Pittsburgh PA 15222-4704
58827910 +Carver County District Court, 604 East Fourth Street, Chaska MN 55318-2102
58827912 +Center Point Energy Credit, P.O. Box 59038, Minneapolis MN 55459-0038
58827913 +Century Farm N. Robinson Assoc, 5500 Wayzata Blvd. #1200, Minneapolis MN 55416-1292
58827917 +Chase Home Solutions, LLC, 2814 Rhode Island, St. Louis Park MN 55426-3050
58827918 +Chase Home Solutions, LLC, 2814 Rhode Island Ave S., St. Louis Park MN 55426-3050
58827919 +Chase Manhattan Mtge, 3415 Vision Dr, Columbus OH 43219-6009
58827922 +City County Federal C, 302 S 6th St, Minneapolis MN 55415-1308
58827921 City and County Credit Union, 144 11th St. E., Saint Paul MN 55101-2332
58827923 +City of Lino Lakes, 600 Town Center Parkway, Circle Pines MN 55014-1182
58827924 Connexus Energy, 4601 Ramsey Blvd. NW, Ramsey MN 55303
58827925 +Conrad Credit Corp (Original Credit, 476 W Vermont Ave, Escondido CA 92025-6529
58827930 +DS&B, Ltd, 222 South Ninth Street, Minneapolis MN 55402-3389
58827926 +Dakota County Property Tax, 1590 W. Highway 55, Hastings MN 55033-2343
58827927 +Daniel Greenstein, 5500 Wayzata Blvd. #1200, Minneapolis MN 55416-1292
58827929 +Diversified Adjustment (Original Cr, 600 Coon Rapids Blvd Nw, Coon Rapids MN 55433-5549
58827931 +East Farmington Homeowners, Association, Inc., 3330 Edinborough Way #200,
Edina MN 55435-5256
58827932 +Emc Mortgage, Po Box 293150, Lewisville TX 75029-3150
58827934 +Gmac Mortgage, Po Box 4622, Waterloo IA 50704-4622
58827936 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc Bank, Po Box 52530, Carol Stream IL 60196)
58827939 +Liberty Mutual Insurance, 6900 Wedgewood Road North #302, Maple Grove MN 55311-3509
58827940 Lino LakesHome Owners Assoc., Lino Lakes MN
58827941 +Main Street Acquisiton (Original Cr, 3950 Johns Creek Ct Ste, Suwanee GA 30024-1296
58827943 +Natl Cty Crd, 4661 East Main St, Columbus OH 43251-0001
58827944 Natl Cty Crd, K-Al6-2j One Ncc Pkwy, Kalamazoo MI 49009
58827945 +Nobles County Treasurer, P.O. Box 757, Worthington MN 56187-0757
58827946 +Peoples Bank, 3600 W 80th Street, Ste 130, Minneapolis MN 55431-4506
58827947 +Sallie Mae, 11100 Usa Pkwy, Fishers IN 46037-9203
58827950 +Sharepoint, Po Box 4280, Hopkins MN 55343-0495
58827949 +Sharepoint, 3670 Aquila Ave So, Saint Louis Park MN 55426-3901
58827951 Target Nb, C/O Target Credit Services, Minneapolis MN 55440-0673
58827954 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Us Bank, Cb Disputes Po Box 108, Saint Louis MO 63166)
58827955 +US Bank Home Mortgage, 4801 Frederica St, Owensboro KY 42301-7441
58827957 +Wells Fargo Business D, Po Box 29482, Phoenix AZ 85038-9482
58827959 +Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick MD 21701-4747
58827960 +Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick MD 21701-4747
58827961 +Wlsfgr Hmmtg, 7255 Baymeadows Wa, Jacksonville FL 32256-6851

The following entities were noticed by electronic transmission on Jun 29, 2010.

smg +EDI: MINNDEPREV.COM Jun 29 2010 17:43:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58827897 +EDI: AMEREXPR.COM Jun 29 2010 17:43:00 Amex, P.O. Box 981537, El Paso TX 79998-1537
58827900 +E-mail/Text: ACF-EBN@acf-inc.com Atlantic Crd, P O Box 13386,
Roanoke VA 24033-3386
58827903 +EDI: BANKAMER2.COM Jun 29 2010 17:43:00 Bank Of America, Po Box 17054,
Wilmington DE 19850-7054
58827904 +EDI: BANKAMER2.COM Jun 29 2010 17:43:00 Bank Of America, Po Box 1598,
Norfolk VA 23501-1598
58827906 +EDI: TSYS2.COM Jun 29 2010 17:43:00 Barclaysde, 125 S. West Street,
Wilmington DE 19801-5014
58827908 +E-mail/Text: bankruptcynotices@bremer.com Bremer Bank,
8555 Eagle Point Blvd, Lake Elmo MN 55042-8626
58827915 +EDI: CHASE.COM Jun 29 2010 17:43:00 Chase, Po Box 901039, Fort Worth TX 76101-2039
58827916 +EDI: CHASE.COM Jun 29 2010 17:43:00 Chase, Po Box 15298, Wilmington DE 19850-5298
58827914 +EDI: CHASE.COM Jun 29 2010 17:43:00 Chase, 201 N Walnut St # Del-10,
Wilmington DE 19801-2920
58827920 +EDI: CITICORP.COM Jun 29 2010 17:43:00 Citi, Po Box 6241, Sioux Falls SD 57117-6241
58827928 +EDI: DISCOVER.COM Jun 29 2010 17:43:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington DE 19850-5316
58827933 EDI: CHASE.COM Jun 29 2010 17:43:00 First Usa Bank N A, 3565 Piedmont Rd Ne,
Atlanta GA 30305

District/off: 0864-4
Case: 10-44830

User: heidi
Form ID: b9a

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Total Noticed: 73

Date Rcvd: Jun 29, 2010

The following entities were noticed by electronic transmission (continued)

58827935 +EDI: HFC.COM Jun 29 2010 17:43:00 Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253
58827937 +EDI: HFC.COM Jun 29 2010 17:43:00 Hsbc/Wicks, 90 Christiana Rd, New Castle DE 19720-3118
58827938 +EDI: CBSKOHLS.COM Jun 29 2010 17:43:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,
Menomonee Falls WI 53051-7096
58827942 +EDI: RMSC.COM Jun 29 2010 17:43:00 Mohawk/Gemb, Po Box 981439, El Paso TX 79998-1439
58827948 +EDI: SEARS.COM Jun 29 2010 17:43:00 Sears/Cbsd, Po Box 6189, Sioux Falls SD 57117-6189
58827952 +EDI: CITICORP.COM Jun 29 2010 17:43:00 Thd/Cbsd, Po Box 6497, Sioux Falls SD 57117-6497
58827953 +EDI: CITICORP.COM Jun 29 2010 17:43:00 Unvl/Citi, Po Box 6241, Sioux Falls SD 57117-6241
58827956 +EDI: WFFC.COM Jun 29 2010 17:43:00 Wells Fargo Bank, NA, Att: Bankruptcy Dept.,
420 Montgomery Street, San Francisco CA 94104-1207
58827958 +EDI: WFFC.COM Jun 29 2010 17:43:00 Wells Fargo Ed Fin Svc, 301 E 58th St N,
Sioux Falls SD 57104-0422

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2010

Signature:

